State of Idaho

DEPARTMENT OF INSURANCE

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NEWS RELEASE

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BE SAFE. BE SURE. Auto insurance tips for your winter trip

BOISE ID (November 16, 2011) – Before you hit the road this winter, make sure your auto and auto insurance are ready for the journey. The Idaho Department of Insurance reminds motorists that planning ahead can help avoid mishaps that could ruin a vacation.

"Whether you are traveling near or far, you will likely be packing some valuable items such as skis, a laptop or a video camera — none of which are covered by an auto insurance policy," says Department Director Bill Deal. "These items must be covered by your homeowners or renters insurance policy to be reimbursed if they are stolen."

Top 5 Auto Insurance Tips

- Confirm your auto insurance is active and premiums are up-to-date. Have a current copy of your insurance card in the vehicle.
- Select liability limits that are appropriate to your financial circumstances. If you are found to be at fault in an accident and purchased insufficient limits, your personal assets are at risk for the remaining financial obligation.
- If renting a vehicle for the trip, check your auto policy to see if it includes coverage for this added exposure. Verify potential coverage limitations with your agent, and make sure you are not duplicating benefits from your existing policies.
- Verify your homeowners or renters insurance covers the theft of personal items from a vehicle, especially if you are planning to carry expensive items in it.
- Check to see if your policy includes roadside assistance. You can be covered for towing, fuel delivery, lockout service, jump-starts and more.

If you are unclear about your auto insurance coverage or would like to learn how to lower auto insurance costs, talk to your insurance agent, contact the Department of Insurance, www.doi.idaho.gov, or visit www.InsureUonline.org.

Visit the Department's website to read a Consumer Alert with more tips on auto rental insurance and winter travel.

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